

SERFF Tracking Number:	RFIC-125666126	State:	Arkansas
Filing Company:	Ranchers and Farmers Insurance Company	State Tracking Number:	## \$50
Company Tracking Number:	AR MHP (08.05) F		
TOI:	04.0 Homeowners	Sub-TOI:	04.0002 Mobile Homeowners
Product Name:	Package Mobile Home Program		
Project Name/Number:	/		

## Filing at a Glance

Company: Ranchers and Farmers Insurance Company

Product Name: Package Mobile Home Program SERFF Tr Num: RFIC-125666126 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: ## \$50

Sub-TOI: 04.0002 Mobile Homeowners

Co Tr Num: AR MHP (08.05) F

State Status: Fees verified

Filing Type: Form

Co Status: Filed

Reviewer(s): Becky Harrington,  
Betty Montesi

Author: Martin Bobek

Disposition Date: 06/09/2008

Date Submitted: 05/30/2008

Disposition Status: Approved

Effective Date Requested (New):

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 06/09/2008

State Status Changed: 06/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This is the initial filing for Ranchers and Farmers Insurance Company - Package Mobile Home Program.

## Company and Contact

### Filing Contact Information

Martin Bobek, VP

mbobek@ssuga.com

PO Box 3730

(409) 924-8200 [Phone]

Beaumont, TX 77704-3730

(409) 924-8282[FAX]

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**Filing Company Information**

Ranchers and Farmers Insurance Company CoCode: 11853 State of Domicile: Texas  
PO Box 3730 Group Code: 3497 Company Type: Stock Property and  
Casualty  
Beaumont, TX 77704-3730 Group Name: Mirage Interests, Inc. State ID Number:  
(409) 924-8200 ext. 732[Phone] FEIN Number: 20-0505287  
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	2 Forms x \$25 = \$50
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
2566	\$50.00	05/30/2008

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	06/09/2008	06/09/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	06/04/2008	06/04/2008	Martin Bobek	06/05/2008	06/05/2008

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<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 06/09/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Form Listing	Approved	Yes
Form	MH Endorsement (RC)		Yes
Form	MH Endorsement (ACV)		Yes
Form	Mobile Home Endorsement (RC)	Approved	Yes
Form	Mobile Home Endorsement (ACV)	Approved	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/04/2008  
Submitted Date 06/04/2008

Respond By Date

Dear Martin Bobek,

This will acknowledge receipt of the captioned filing.

### Objection 1

- MH Endorsement (RC) (Form)

Comment: The replacement cost terms are unacceptable. It is the opinion of this Department that if a dwelling is eligible for replacement cost coverage then the roof, being a part of the dwelling, should be also.

### Objection 2

- MH Endorsement (RC) (Form)

- MH Endorsement (ACV) (Form)

Comment: The windstorm/hail provision and Leakage provision appears to amend the policy so that only fire losses are covered. Please explain.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/05/2008  
Submitted Date 06/05/2008

Dear Becky Harrington,

### Comments:

### Response 1

Comments: Ms. Harrington,

SERFF Tracking Number: RFIC-125666126 State: Arkansas  
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Thank you again for your usual prompt review and response. Following is our response to your objections:

Objection 1: In form RMC 0082 the language in section 24 which limits the scope of replacement cost (from including the roof) has been removed. Note that the form # has been changed from RMC 0082 to RMC 0482.

Objection 2: As with our By Line Mobile Home filing, we attached the incorrect forms. The correct forms have been attached. The correct forms do not contain the language referencing 'ensuing fire loss'. The correct forms are identical with the exception of the changes resulting from Objection 1 and the ensuing fire loss language in the following sections: RMC 0482 sections 16 and 20; RMC 0084 sections 16 and 20. The correct language more closely follows the standard AAIS language.

Please let me know if you have additional questions.

Regards,

Martin Bobek

#### **Related Objection 1**

Applies To:

- MH Endorsement (RC) (Form)

Comment:

The replacement cost terms are unacceptable. It is the opinion of this Department that if a dwelling is eligible for replacement cost coverage then the roof, being a part of the dwelling, should be also.

#### **Related Objection 2**

Applies To:

- MH Endorsement (RC) (Form)
- MH Endorsement (ACV) (Form)

Comment:

The windstorm/hail provision and Leakage provision appears to amend the policy so that only fire losses are covered. Please explain.

#### **Changed Items:**

No Supporting Documents changed.

#### **Form Schedule Item Changes**

Form Name	Form	Edition	Form Type	Action	Action	Readability Attach
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	Number	Date	Specific Data	Score	Document
Mobile Home Endorsement (RC)	RMC 048203	08	Endorsement/AmendmentNew /Conditions		RMC 048203 08 MH Endorsement (RC) AR.pdf
Mobile Home Endorsement (ACV)	RMC 008403	08	Endorsement/AmendmentNew /Conditions		RMC 008403 08 MH CW End (ACV).pdf

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*Product Name:*              *Package Mobile Home Program*  
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No Rate/Rule Schedule items changed.

Sincerely,  
Martin Bobek

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TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
	MH Endorsement (RC)	RMC 0082	03 08	Endorsement/Amendment/Conditions			RMC 0082 03 08 MH Endorsement (RC).pdf
	MH Endorsement (ACV)	RMC 0084	03 08	Endorsement/Amendment/Conditions			RMC 0084 03 08 MH Endorsement (ACV).pdf
Approved	Mobile Home Endorsement (RC)	RMC 0482	03 08	Endorsement/Amendment/Conditions			RMC 0482 03 08 MH Endorsement (RC) AR.pdf
Approved	Mobile Home Endorsement (ACV)	RMC 0084	03 08	Endorsement/Amendment/Conditions			RMC 0084 03 08 MH CW End (ACV).pdf

## MOBILE HOME ENDORSEMENT

1. Under Definitions, the definition of business", a., is deleted and replaced by the following:

a trade, a profession, or an occupation, including farming, all whether full time, part time, or occasional. This includes the rental of property to others.
  2. Under Definitions, the definition of "described location", is deleted and replaced by the following:

"Described location" means the one-family mobile home which is fully installed and connected to utilities where "you" reside and which is shown on the "declarations" as the "described location". It includes related private structures and grounds at that location. It does not include a mobile home in transit.

If the "described location" is located on an owned or rented space within a mobile home park, the "described location" includes only related private structures and grounds at that location that are used or occupied solely by "your" household for residential purposes.
  3. Under Definitions, the definition of "Insured premises", sections f., g., and h. are deleted.
  4. Under Property Coverages, Principal Property Coverages, Coverage C –Personal Property, sections b. and c. are deleted and replaced with the following:
    - b. **Limitation On Property At Residential Premises Other Than The Described Location** -- Coverage for personal property usually on residential premises of an "insured" other than the "described location" is limited to \$1,000.
    - c. **Limitations On Certain Property** -- The special "limits" shown below do not increase the Coverage C "limit". The "limit" for each class is the total "limit" per occurrence for all items in that class.
- 1) \$100 on money; bank notes; bullion; gold other than goldware and gold-plated ware; silver other than silverware and silver-plated ware; platinum other than platinumware and platinum-plated ware; coins; medals; scrip; smart cards; and cards or other devices on which a cash value is stored electronically.
  - 2) \$500 on securities, stamps, letters of credit, notes other than bank notes, personal records, tickets, accounts, deeds, evidence of debt, passports, and manuscripts. This special "limit" applies regardless of the medium on which these items exist, and includes the cost of research or other expenses necessary to reproduce, replace, or restore the item.
  - 3) \$500 on electronic devices and accessories while in or on a "motorized vehicle" or watercraft, if the device can be operated from the electrical system of the "motorized vehicle" or watercraft and by another source of power. Accessories include antennas, films, tapes, wires, discs, records, or other media that can be used with such devices.
  - 4) \$500 on electronic devices and accessories used primarily for "business" purposes while away from the "described location" and not in or on a "motorized vehicle" or watercraft, if the device can be operated from the electrical system of a "motorized vehicle" or watercraft and by another source of power. Accessories include antennas, films, tapes, wires, discs, records, or other media that can be used with such devices.
  - 5) \$500 on watercraft, including their furnishings, equipment, engines, motors, trailers, and semitrailers.
- However, this does not apply to:

- a) model watercraft that is not designed or used to carry people or cargo; or
  - b) hovercraft.
- 6) \$500 on trailers and semitrailers, other than trailers and semitrailers designed for or used with watercraft.
- 7) For loss by theft:
- a) \$500 on jewelry, watches, precious and semiprecious stones, gems, and furs;
  - b) \$500 on silverware, goldware, platinumware, pewterware, and items plated with gold, silver, or platinum; and
  - c) \$500 on guns and items related to guns.
- 8) For loss to personal property used primarily for "business" purposes, other than property rented or held for rental to others:
- a) \$500 on property while on the "described location"; and
  - b) \$500 on property while away from the "described location".
5. Under Property Coverages, Principal property Coverages, Coverage D – Additional Living Cost And Loss Of Rent, is deleted and replaced by the following:
- Coverage D -- Additional Living Costs**
- a. "We" pay for the necessary and reasonable increase in living costs "you" incur to maintain the normal standard of living of "your" household if that part of the "described location" occupied by "your" household is made unfit for use as a residence by a loss covered under the Property Coverages.
- "We" pay only for the period of time reasonably required to make the "described location" fit for use or, if "your" household is permanently relocated, only for the period of time reasonably required for relocation. This period of time is not limited by the policy period.
- b. "We" pay for "your" additional living costs as described in a. and b. above for up to two weeks if a premises neighboring the "described location" is directly damaged by a Peril Insured Against covered by this policy and "you" may not, by order of civil authority, use the "described location". This period of time is not limited by the policy period.
  - c. "We" do not pay for loss, cost, or expense due to the cancellation of a lease or an agreement.
  - d. The "limit" that applies to Coverage D is the most "we" pay for all of the coverages described in a., b., and c. above.
6. Under Property Coverages, Incidental Property Coverages, Association Deductible, is deleted.
7. Under Property Coverages, incidental Property Coverages, Credit Card; Electronic Fund Transfer Card Or Access Device; Forgery; And Counterfeit Money, is deleted.
8. Under Property Coverages, Incidental Property Coverages, Debris Removal, is deleted and replaced by the following:
- Debris Removal**
- a. "We" pay up to 10% of the limit that applies to the damaged property to remove the debris of covered property after a loss. The loss must be caused by a Peril Insured Against that applies to the damaged property. "We" also pay for the reasonable cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to a covered building or covered property contained in a building.
- "We" will not pay more for direct physical loss to property and debris removal combined than the "limit" that applies to the damaged property.
- This coverage does not include any cost or expense to test for, monitor, clean up, remove, contain, treat, detoxify,

neutralize, or in any way respond to or assess the effects of "pollutants".

- b. Subject to the limitations set forth in c. below, "we" also pay for the reasonable cost to remove from the "described location":
- 1) "your" fallen tree or trees if the falling of the tree or trees is caused by the peril of:
    - a) Windstorm Or Hail; or
    - b) Weight Of Ice, Snow, Or Sleet; or
  - 2) a neighbor's fallen tree or trees if the falling of the tree or trees is caused by any of the Perils Insured Against covered by this policy.

Regardless of the number of fallen trees, the most "we" pay is \$500 per occurrence.

However, "we" pay no more than \$100 of this "limit" to remove any one tree.

With respect to this Incidental Property Coverage, the peril of Weight Of Ice, Snow, Or Sleet means the weight of ice, snow, or sleet that causes a tree to fall.

- c. The coverage described in b. above applies only to a fallen tree that:
- 1) causes damage to a covered structure;
  - 2) prevents a "motorized vehicle" that is registered for use on public roads or property from using a driveway on the "described location"; or
  - 3) obstructs a ramp or other fixture designed to make the residence on the "described location" accessible to a handicapped person.
9. Under Property Coverages, Incidental Property Coverages, Grave Markers, the most "we" pay is \$500.
10. Under Property Coverages, Incidental Property Coverages, Increased Cost – Ordinance Or Law, is deleted.

11. Under Property Coverages, Incidental Property Coverages, Liquid Fuel Remediation, is deleted
12. Under Property Coverages, Incidental Property Coverages, Loss Assessment, the most "we" pay is \$500 per occurrence.
13. Under Property Coverages, Incidental Property Coverages, Property In Rental Units, is deleted.
14. Under Property Coverages, Incidental Property Coverages, Refrigerated Property, is deleted.
15. Under Property Coverages, Incidental Property Coverages, Trees, Plants, Shrubs, Or Lawns, is deleted and replaced by the following:

**Trees, Plants, Shrubs, Or Lawns -- "We"** pay for direct physical loss to trees, plants, shrubs, or lawns on the "described location" caused by:

- a. Fire Or Lightning, Explosion, Riot Or Civil Commotion, Aircraft;
- b. Vehicles if not owned or operated by an occupant of the "described location"; or
- c. Vandalism Or Malicious Mischief or Theft.

"You" may apply up to \$500 of the Coverage A "limit" to cover trees, plants, shrubs, or lawns. "We" do not pay more than \$100 for each tree, plant, or shrub. This includes the cost to remove the debris of the covered item.

"We" do not cover trees, plants, shrubs, or lawns grown for "business".

16. Under Property Coverages, Perils Insured Against – Coverages A, B, C, And D, Windstorm Or Hail, is deleted and replaced with the following:

### **Windstorm Or Hail**

However, "we" do not pay for loss other than ensuing direct fire loss:

- 1) to the interior of a building, or to property inside, caused by dust, rain, sand, sleet, or snow, all whether driven by wind or not, that enters through an opening in the building not made by the direct force of wind or hail; or
  - 2) to watercraft or their furnishings, equipment, engines, motors, trailers, or semitrailers unless inside a fully enclosed building.
  - 3) to cloth awnings, canopies and their supports, carports constructed of aluminum materials, greenhouses and their contents, buildings or structures wholly or partially over water and their contents.
  - 4) to radio and television towers, outside satellite dishes, masts and antennas, including lead-in wiring, windchargers and windmills.
17. Under Property Coverages, Perils Insured Against – Coverages A, B, C, and D, Vandalism Or Malicious Mischief, is deleted and replaced by the following:

### **Vandalism Or Malicious Mischief**

However, "we" do not pay for loss to property on the "described location":

- 1) caused by vandalism or malicious mischief; or
- 2) that ensues from a wrongful act committed in the course of vandalism or malicious mischief;

if the residence covered under Coverage A was vacant for more than 60 days in a row just before the loss. A residence being built is not vacant.

"We" do not pay for Vandalism Or Malicious Mischief caused by a guest or tenant.

18. Under Property Coverages, Perils Insured Against – Coverages A, B, C, And D, Theft, section 4), is deleted and replaced by the following:

4) that results from the theft of:

- a) a credit card;
- b) an electronic fund transfer card; or
- c) an electronic access device that makes possible the deposit, withdrawal, or transfer of funds.

19. Under Property Coverages, Perils Insured Against – Coverage A, B, C, and D, Weight Of Ice, Snow, Or Sleet, is deleted and replaced by the following:

**Weight Of Ice, Snow, Or Sleet** that causes damage to a building or property inside a building.

However, "we" do not pay for loss to:

- 1) awnings, canopies or their supports;
- 2) fences, patios, paved areas, or swimming pools;
- 3) bulkheads, foundations, or retaining walls; or
- 4) docks, piers, or wharves; or
- 5) carports constructed of aluminum materials.

20. Under Property Coverages, Exclusions That Apply to Property Coverages, the following exclusion is added:

**Leakage --** "We" do not pay for loss, other than ensuing direct fire loss, which results from leakage into the residence or related private structures caused by rain, snow, ice damming, ice breakup, freezing and/or thawing effect. This is excluded whether wind driven or not, unless the leakage is caused by a covered peril and the exterior damage that is the apparent cause is present.

21. Under Liability Coverages, Incidental Liability Coverages, Business, is deleted.
22. Under Liability Coverages, Incidental Liability Coverages, Motorized Vehicles, section 4), is deleted.
23. Under Liability Coverages, Incidental Liability Coverages, Watercraft, a., the following is added:

- 4) Is not a personal watercraft including but not limited to Jet Skis, Wave Runners, or similar craft.

24. Under How Much We Pay For Loss Or Occurrence, Loss Settlement Terms, is deleted and replaced by the following:

**Loss Settlement Terms** -- Subject to the "terms" shown above, "we" settle losses according to the Replacement Cost Terms. If the Replacement Cost Terms do not apply, "we" settle losses according to the Actual Cash Value Terms.

In the Replacement Cost Terms and the Actual Cash Value Terms, replacement cost and cost to repair or replace do not include any increased cost that results from the enforcement of a code, ordinance, or law.

1) **Replacement Cost Terms**

- a) The Replacement Cost Terms apply only to buildings covered under Coverage A or Coverage B that have a permanent roof.

However, Replacement Cost Terms do not apply to:

- (1) window air-conditioners, awnings and canopies, carports constructed of aluminum materials, appliances, carpets, and antennas

whether or not attached to a building; or

- (2) roof surfacing, flashing, or other roof covering, but only with respect to loss covered by the peril of Windstorm Or Hail.

- b) If the "limit" that applies to the damaged building at the time of loss is less than 80% of its full replacement cost just before the loss, the larger of the following

amounts is used in applying the "terms" under Our Limit:

- (1) the "actual cash value" of the damaged part of the building just before the loss; or  
(2) that part of the cost to repair or replace the damaged part, after application of any deductible, which the "limit" on the damaged building bears to 80% of its full replacement cost just before the loss.

- c) If the "limit" that applies to the damaged building at the time of loss is at least 80% of its full replacement cost just before the loss, the smaller of the following amounts is used in applying the "terms" under Our Limit:

- (1) the amount actually and necessarily spent to repair or replace the damaged building; or  
(2) the cost to repair or replace the damage:

- (a) using materials of like kind and quality; and  
(b) for like use.

However, when a damaged building is rebuilt at another location, such cost is limited to the cost that would have been incurred if the building had been repaired or replaced at the location where the damage occurred.

- d) In determining the replacement cost, do not include the cost of:

- (1) excavations; brick, stone, or concrete foundations; piers; footings; or other structures or features that support all or part of the building that are:



- (a) below the undersurface of the lowest basement floor; or
  - (b) below the surface of the ground inside the foundation walls, if there is no basement; or
- (2) underground flues, pipes, wiring, or drains.
- e) When the cost to repair or replace exceeds the lesser of \$2,500 or 5% of the "limit" that applies to the damaged building, "we" will pay no more than the "actual cash value" of the loss until repair or replacement is completed. Once repair or replacement is completed, "we" will settle the loss as described in b) and c) above.
- f) At "your" option, "you" may make a claim under the Actual Cash Value Terms instead of these Replacement Cost Terms. "You" may later make a claim for any additional amount payable under these Replacement Cost Terms, but only if "you" have informed "us", within 180 days after the date of loss, that "you" plan to do so.

## 2) **Actual Cash Value Terms**

- a) The Actual Cash Value Terms apply to all property not subject to the Replacement Cost Terms.
- b) The smaller of the following amounts is used in applying the "terms" under Our Limit:
  - (1) the cost to repair or replace the lost or damaged part of the property with materials of like kind and quality, to the extent practical; or
  - (2) the "actual cash value" of the lost or damaged part of the property just before the loss.
  - (3) (applies only to the Mobile Home) the difference in the "actual cash value" just before the loss and the "actual cash value" just after the loss.

## MOBILE HOME ENDORSEMENT

1. Under Definitions, the definition of business", a., is deleted and replaced by the following:

a trade, a profession, or an occupation, including farming, all whether full time, part time, or occasional. This includes the rental of property to others.
  2. Under Definitions, the definition of "described location", is deleted and replaced by the following:

"Described location" means the one-family mobile home which is fully installed and connected to utilities where "you" reside and which is shown on the "declarations" as the "described location". It includes related private structures and grounds at that location. It does not include a mobile home in transit.

If the "described location" is located on an owned or rented space within a mobile home park, the "described location" includes only related private structures and grounds at that location that are used or occupied solely by "your" household for residential purposes.
  3. Under Definitions, the definition of "Insured premises", sections f., g., and h. are deleted.
  4. Under Property Coverages, Principal Property Coverages, Coverage C –Personal Property, sections b. and c. are deleted and replaced with the following:
    - b. **Limitation On Property At Residential Premises Other Than The Described Location** -- Coverage for personal property usually on residential premises of an "insured" other than the "described location" is limited to \$1,000.
    - c. **Limitations On Certain Property** -- The special "limits" shown below do not increase the Coverage C "limit". The "limit" for each class is the total "limit" per occurrence for all items in that class.
- 1) \$100 on money; bank notes; bullion; gold other than goldware and gold-plated ware; silver other than silverware and silver-plated ware; platinum other than platinumware and platinum-plated ware; coins; medals; scrip; smart cards; and cards or other devices on which a cash value is stored electronically.
  - 2) \$500 on securities, stamps, letters of credit, notes other than bank notes, personal records, tickets, accounts, deeds, evidence of debt, passports, and manuscripts. This special "limit" applies regardless of the medium on which these items exist, and includes the cost of research or other expenses necessary to reproduce, replace, or restore the item.
  - 3) \$500 on electronic devices and accessories while in or on a "motorized vehicle" or watercraft, if the device can be operated from the electrical system of the "motorized vehicle" or watercraft and by another source of power. Accessories include antennas, films, tapes, wires, discs, records, or other media that can be used with such devices.
  - 4) \$500 on electronic devices and accessories used primarily for "business" purposes while away from the "described location" and not in or on a "motorized vehicle" or watercraft, if the device can be operated from the electrical system of a "motorized vehicle" or watercraft and by another source of power. Accessories include antennas, films, tapes, wires, discs, records, or other media that can be used with such devices.
  - 5) \$500 on watercraft, including their furnishings, equipment, engines, motors, trailers, and semitrailers.
- However, this does not apply to:

- a) model watercraft that is not designed or used to carry people or cargo; or
  - b) hovercraft.
- 6) \$500 on trailers and semitrailers, other than trailers and semitrailers designed for or used with watercraft.
- 7) For loss by theft:
- a) \$500 on jewelry, watches, precious and semiprecious stones, gems, and furs;
  - b) \$500 on silverware, goldware, platinumware, pewterware, and items plated with gold, silver, or platinum; and
  - c) \$500 on guns and items related to guns.
- 8) For loss to personal property used primarily for "business" purposes, other than property rented or held for rental to others:
- a) \$500 on property while on the "described location"; and
  - b) \$500 on property while away from the "described location".
5. Under Property Coverages, Principal property Coverages, Coverage D – Additional Living Cost And Loss Of Rent, is deleted and replaced by the following:
- Coverage D -- Additional Living Costs**
- a. "We" pay for the necessary and reasonable increase in living costs "you" incur to maintain the normal standard of living of "your" household if that part of the "described location" occupied by "your" household is made unfit for use as a residence by a loss covered under the Property Coverages.
- "We" pay only for the period of time reasonably required to make the "described location" fit for use or, if "your" household is permanently relocated, only for the period of time reasonably required for relocation. This period of time is not limited by the policy period.
- b. "We" pay for "your" additional living costs as described in a. and b. above for up to two weeks if a premises neighboring the "described location" is directly damaged by a Peril Insured Against covered by this policy and "you" may not, by order of civil authority, use the "described location". This period of time is not limited by the policy period.
  - c. "We" do not pay for loss, cost, or expense due to the cancellation of a lease or an agreement.
  - d. The "limit" that applies to Coverage D is the most "we" pay for all of the coverages described in a., b., and c. above.
6. Under Property Coverages, Incidental Property Coverages, Association Deductible, is deleted.
7. Under Property Coverages, incidental Property Coverages, Credit Card; Electronic Fund Transfer Card Or Access Device; Forgery; And Counterfeit Money, is deleted.
8. Under Property Coverages, Incidental Property Coverages, Debris Removal, is deleted and replaced by the following:
- Debris Removal**
- a. "We" pay up to 10% of the limit that applies to the damaged property to remove the debris of covered property after a loss. The loss must be caused by a Peril Insured Against that applies to the damaged property. "We" also pay for the reasonable cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to a covered building or covered property contained in a building.
- "We" will not pay more for direct physical loss to property and debris removal combined than the "limit" that applies to the damaged property.
- This coverage does not include any cost or expense to test for, monitor, clean up, remove, contain, treat, detoxify,

neutralize, or in any way respond to or assess the effects of "pollutants".

- b. Subject to the limitations set forth in c. below, "we" also pay for the reasonable cost to remove from the "described location":
- 1) "your" fallen tree or trees if the falling of the tree or trees is caused by the peril of:
    - a) Windstorm Or Hail; or
    - b) Weight Of Ice, Snow, Or Sleet; or
  - 2) a neighbor's fallen tree or trees if the falling of the tree or trees is caused by any of the Perils Insured Against covered by this policy.

Regardless of the number of fallen trees, the most "we" pay is \$500 per occurrence.

However, "we" pay no more than \$100 of this "limit" to remove any one tree.

With respect to this Incidental Property Coverage, the peril of Weight Of Ice, Snow, Or Sleet means the weight of ice, snow, or sleet that causes a tree to fall.

- c. The coverage described in b. above applies only to a fallen tree that:
- 1) causes damage to a covered structure;
  - 2) prevents a "motorized vehicle" that is registered for use on public roads or property from using a driveway on the "described location"; or
  - 3) obstructs a ramp or other fixture designed to make the residence on the "described location" accessible to a handicapped person.
9. Under Property Coverages, Incidental Property Coverages, Grave Markers, the most "we" pay is \$500.
10. Under Property Coverages, Incidental Property Coverages, Increased Cost – Ordinance Or Law, is deleted.

11. Under Property Coverages, Incidental Property Coverages, Liquid Fuel Remediation, is deleted
12. Under Property Coverages, Incidental Property Coverages, Loss Assessment, the most "we" pay is \$500 per occurrence.
13. Under Property Coverages, Incidental Property Coverages, Property In Rental Units, is deleted.
14. Under Property Coverages, Incidental Property Coverages, Refrigerated Property, is deleted.
15. Under Property Coverages, Incidental Property Coverages, Trees, Plants, Shrubs, Or Lawns, is deleted and replaced by the following:

**Trees, Plants, Shrubs, Or Lawns -- "We"** pay for direct physical loss to trees, plants, shrubs, or lawns on the "described location" caused by:

- a. Fire Or Lightning, Explosion, Riot Or Civil Commotion, Aircraft;
- b. Vehicles if not owned or operated by an occupant of the "described location"; or
- c. Vandalism Or Malicious Mischief or Theft.

"You" may apply up to \$500 of the Coverage A "limit" to cover trees, plants, shrubs, or lawns. "We" do not pay more than \$100 for each tree, plant, or shrub. This includes the cost to remove the debris of the covered item.

"We" do not cover trees, plants, shrubs, or lawns grown for "business".

16. Under Property Coverages, Perils Insured Against – Coverages A, B, C, And D, Windstorm Or Hail, is deleted and replaced with the following:

### **Windstorm Or Hail**

However, "we" do not pay for loss other than ensuing direct fire loss:

- 1) to the interior of a building, or to property inside, caused by dust, rain, sand, sleet, or snow, all whether driven by wind or not, that enters through an opening in the building not made by the direct force of wind or hail; or
  - 2) to watercraft or their furnishings, equipment, engines, motors, trailers, or semitrailers unless inside a fully enclosed building.
  - 3) to cloth awnings, canopies and their supports, carports constructed of aluminum materials, greenhouses and their contents, buildings or structures wholly or partially over water and their contents.
  - 4) to radio and television towers, outside satellite dishes, masts and antennas, including lead-in wiring, windchargers and windmills.
17. Under Property Coverages, Perils Insured Against – Coverages A, B, C, and D, Vandalism Or Malicious Mischief, is deleted and replaced by the following:

### **Vandalism Or Malicious Mischief**

However, "we" do not pay for loss to property on the "described location":

- 1) caused by vandalism or malicious mischief; or
- 2) that ensues from a wrongful act committed in the course of vandalism or malicious mischief;

if the residence covered under Coverage A was vacant for more than 60 days in a row just before the loss. A residence being built is not vacant.

"We" do not pay for Vandalism Or Malicious Mischief caused by a guest or tenant.

18. Under Property Coverages, Perils Insured Against – Coverages A, B, C, And D, Theft, section 4), is deleted and replaced by the following:

- 4) that results from the theft of:

- a) a credit card;
- b) an electronic fund transfer card; or
- c) an electronic access device that makes possible the deposit, withdrawal, or transfer of funds.

19. Under Property Coverages, Perils Insured Against – Coverage A, B, C, and D, Weight Of Ice, Snow, Or Sleet, is deleted and replaced by the following:

**Weight Of Ice, Snow, Or Sleet** that causes damage to a building or property inside a building.

However, "we" do not pay for loss to:

- 1) awnings, canopies or their supports;
- 2) fences, patios, paved areas, or swimming pools;
- 3) bulkheads, foundations, or retaining walls; or
- 4) docks, piers, or wharves; or
- 5) carports constructed of aluminum materials.

20. Under Property Coverages, Exclusions That Apply to Property Coverages, the following exclusion is added:

**Leakage --** "We" do not pay for loss, other than ensuing direct fire loss, which results from leakage into the residence or related private structures caused by rain, snow, ice damming, ice breakup, freezing and/or thawing effect. This is excluded whether wind driven or not, unless the leakage is caused by a covered peril and the exterior damage that is the apparent cause is present.

21. Under Liability Coverages, Incidental Liability Coverages, Business, is deleted.
22. Under Liability Coverages, Incidental Liability Coverages, Motorized Vehicles, section 4), is deleted.
23. Under Liability Coverages, Incidental Liability Coverages, Watercraft, a., the following is added:

- 4) Is not a personal watercraft including but not limited to Jet Skis, Wave Runners, or similar craft.

- 24. Under How Much We Pay For Loss Or Occurrence, Loss Settlement Terms, is deleted and replaced by the following:

**Actual Cash Value Terms** -- Actual cash value includes a deduction for depreciation, however caused.

The smallest of the following amounts is used in applying the Loss Settlement Terms:

- a. the cost to repair or replace the property with materials of like kind and quality to the extent practical;
- b. the "actual cash value" of the property at the time of loss; or
- c. (applies only to the Mobile Home) the difference in the "actual cash value" just before the loss and the "actual cash value" just after the loss.

## MOBILE HOME ENDORSEMENT

1. Under Definitions, the definition of business", a., is deleted and replaced by the following:

a trade, a profession, or an occupation, including farming, all whether full time, part time, or occasional. This includes the rental of property to others.
  2. Under Definitions, the definition of "described location", is deleted and replaced by the following:

"Described location" means the one-family mobile home which is fully installed and connected to utilities where "you" reside and which is shown on the "declarations" as the "described location". It includes related private structures and grounds at that location. It does not include a mobile home in transit.

If the "described location" is located on an owned or rented space within a mobile home park, the "described location" includes only related private structures and grounds at that location that are used or occupied solely by "your" household for residential purposes.
  3. Under Definitions, the definition of "Insured premises", sections f., g., and h. are deleted.
  4. Under Property Coverages, Principal Property Coverages, Coverage C –Personal Property, sections b. and c. are deleted and replaced with the following:
    - b. **Limitation On Property At Residential Premises Other Than The Described Location** -- Coverage for personal property usually on residential premises of an "insured" other than the "described location" is limited to \$1,000.
    - c. **Limitations On Certain Property** -- The special "limits" shown below do not increase the Coverage C "limit". The "limit" for each class is the total "limit" per occurrence for all items in that class.
- 1) \$100 on money; bank notes; bullion; gold other than goldware and gold-plated ware; silver other than silverware and silver-plated ware; platinum other than platinumware and platinum-plated ware; coins; medals; scrip; smart cards; and cards or other devices on which a cash value is stored electronically.
  - 2) \$500 on securities, stamps, letters of credit, notes other than bank notes, personal records, tickets, accounts, deeds, evidence of debt, passports, and manuscripts. This special "limit" applies regardless of the medium on which these items exist, and includes the cost of research or other expenses necessary to reproduce, replace, or restore the item.
  - 3) \$500 on electronic devices and accessories while in or on a "motorized vehicle" or watercraft, if the device can be operated from the electrical system of the "motorized vehicle" or watercraft and by another source of power. Accessories include antennas, films, tapes, wires, discs, records, or other media that can be used with such devices.
  - 4) \$500 on electronic devices and accessories used primarily for "business" purposes while away from the "described location" and not in or on a "motorized vehicle" or watercraft, if the device can be operated from the electrical system of a "motorized vehicle" or watercraft and by another source of power. Accessories include antennas, films, tapes, wires, discs, records, or other media that can be used with such devices.
  - 5) \$500 on watercraft, including their furnishings, equipment, engines, motors, trailers, and semitrailers.
- However, this does not apply to:

- a) model watercraft that is not designed or used to carry people or cargo; or
  - b) hovercraft.
- 6) \$500 on trailers and semitrailers, other than trailers and semitrailers designed for or used with watercraft.
- 7) For loss by theft:
- a) \$500 on jewelry, watches, precious and semiprecious stones, gems, and furs;
  - b) \$500 on silverware, goldware, platinumware, pewterware, and items plated with gold, silver, or platinum; and
  - c) \$500 on guns and items related to guns.
- 8) For loss to personal property used primarily for "business" purposes, other than property rented or held for rental to others:
- a) \$500 on property while on the "described location"; and
  - b) \$500 on property while away from the "described location".
5. Under Property Coverages, Principal property Coverages, Coverage D – Additional Living Cost And Loss Of Rent, is deleted and replaced by the following:
- Coverage D -- Additional Living Costs**
- a. "We" pay for the necessary and reasonable increase in living costs "you" incur to maintain the normal standard of living of "your" household if that part of the "described location" occupied by "your" household is made unfit for use as a residence by a loss covered under the Property Coverages.
- "We" pay only for the period of time reasonably required to make the "described location" fit for use or, if "your" household is permanently relocated, only for the period of time reasonably required for relocation. This period of time is not limited by the policy period.
- b. "We" pay for "your" additional living costs as described in a. and b. above for up to two weeks if a premises neighboring the "described location" is directly damaged by a Peril Insured Against covered by this policy and "you" may not, by order of civil authority, use the "described location". This period of time is not limited by the policy period.
  - c. "We" do not pay for loss, cost, or expense due to the cancellation of a lease or an agreement.
  - d. The "limit" that applies to Coverage D is the most "we" pay for all of the coverages described in a., b., and c. above.
6. Under Property Coverages, Incidental Property Coverages, Association Deductible, is deleted.
7. Under Property Coverages, incidental Property Coverages, Credit Card; Electronic Fund Transfer Card Or Access Device; Forgery; And Counterfeit Money, is deleted.
8. Under Property Coverages, Incidental Property Coverages, Debris Removal, is deleted and replaced by the following:
- Debris Removal**
- a. "We" pay up to 10% of the limit that applies to the damaged property to remove the debris of covered property after a loss. The loss must be caused by a Peril Insured Against that applies to the damaged property. "We" also pay for the reasonable cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to a covered building or covered property contained in a building.
- "We" will not pay more for direct physical loss to property and debris removal combined than the "limit" that applies to the damaged property.
- This coverage does not include any cost or expense to test for, monitor, clean up, remove, contain, treat, detoxify,



neutralize, or in any way respond to or assess the effects of "pollutants".

- b. Subject to the limitations set forth in c. below, "we" also pay for the reasonable cost to remove from the "described location":
- 1) "your" fallen tree or trees if the falling of the tree or trees is caused by the peril of:
    - a) Windstorm Or Hail; or
    - b) Weight Of Ice, Snow, Or Sleet; or
  - 2) a neighbor's fallen tree or trees if the falling of the tree or trees is caused by any of the Perils Insured Against covered by this policy.

Regardless of the number of fallen trees, the most "we" pay is \$500 per occurrence.

However, "we" pay no more than \$100 of this "limit" to remove any one tree.

With respect to this Incidental Property Coverage, the peril of Weight Of Ice, Snow, Or Sleet means the weight of ice, snow, or sleet that causes a tree to fall.

- c. The coverage described in b. above applies only to a fallen tree that:
- 1) causes damage to a covered structure;
  - 2) prevents a "motorized vehicle" that is registered for use on public roads or property from using a driveway on the "described location"; or
  - 3) obstructs a ramp or other fixture designed to make the residence on the "described location" accessible to a handicapped person.
9. Under Property Coverages, Incidental Property Coverages, Grave Markers, the most "we" pay is \$500.
10. Under Property Coverages, Incidental Property Coverages, Increased Cost – Ordinance Or Law, is deleted.

11. Under Property Coverages, Incidental Property Coverages, Liquid Fuel Remediation, is deleted
12. Under Property Coverages, Incidental Property Coverages, Loss Assessment, the most "we" pay is \$500 per occurrence.
13. Under Property Coverages, Incidental Property Coverages, Property In Rental Units, is deleted.
14. Under Property Coverages, Incidental Property Coverages, Refrigerated Property, is deleted.
15. Under Property Coverages, Incidental Property Coverages, Trees, Plants, Shrubs, Or Lawns, is deleted and replaced by the following:

**Trees, Plants, Shrubs, Or Lawns -- "We"** pay for direct physical loss to trees, plants, shrubs, or lawns on the "described location" caused by:

- a. Fire Or Lightning, Explosion, Riot Or Civil Commotion, Aircraft;
- b. Vehicles if not owned or operated by an occupant of the "described location"; or
- c. Vandalism Or Malicious Mischief or Theft.

"You" may apply up to \$500 of the Coverage A "limit" to cover trees, plants, shrubs, or lawns. "We" do not pay more than \$100 for each tree, plant, or shrub. This includes the cost to remove the debris of the covered item.

"We" do not cover trees, plants, shrubs, or lawns grown for "business".

16. Under Property Coverages, Perils Insured Against – Coverages A, B, C, And D, Windstorm Or Hail, is deleted and replaced with the following:

### **Windstorm Or Hail**

However, "we" do not pay for loss:

- 1) to the interior of a building, or to property inside, caused by dust, rain, sand, sleet, or snow, all whether driven by wind or not, that enters through an opening in the building not made by the direct force of wind or hail; or
  - 2) to watercraft or their furnishings, equipment, engines, motors, trailers, or semitrailers unless inside a fully enclosed building.
  - 3) to cloth awnings, canopies and their supports, carports constructed of aluminum materials, greenhouses and their contents, buildings or structures wholly or partially over water and their contents.
  - 4) to radio and television towers, outside satellite dishes, masts and antennas, including lead-in wiring, windchargers and windmills.
17. Under Property Coverages, Perils Insured Against – Coverages A, B, C, and D, Vandalism Or Malicious Mischief, is deleted and replaced by the following:

### **Vandalism Or Malicious Mischief**

However, "we" do not pay for loss to property on the "described location":

- 1) caused by vandalism or malicious mischief; or
- 2) that ensues from a wrongful act committed in the course of vandalism or malicious mischief;

if the residence covered under Coverage A was vacant for more than 60 days in a row just before the loss. A residence being built is not vacant.

"We" do not pay for Vandalism Or Malicious Mischief caused by a guest or tenant.

18. Under Property Coverages, Perils Insured Against – Coverages A, B, C, And D, Theft, section 4), is deleted and replaced by the following:

4) that results from the theft of:

- a) a credit card;
- b) an electronic fund transfer card; or
- c) an electronic access device that makes possible the deposit, withdrawal, or transfer of funds.

19. Under Property Coverages, Perils Insured Against – Coverage A, B, C, and D, Weight Of Ice, Snow, Or Sleet, is deleted and replaced by the following:

**Weight Of Ice, Snow, Or Sleet** that causes damage to a building or property inside a building.

However, "we" do not pay for loss to:

- 1) awnings, canopies or their supports;
- 2) fences, patios, paved areas, or swimming pools;
- 3) bulkheads, foundations, or retaining walls; or
- 4) docks, piers, or wharves; or
- 5) carports constructed of aluminum materials.

20. Under Property Coverages, Exclusions That Apply to Property Coverages, the following exclusion is added:

**Leakage --** "We" do not pay for loss which results from leakage into the residence or related private structures caused by rain, snow, ice damming, ice breakup, freezing and/or thawing effect. This is excluded whether wind driven or not, unless the leakage is caused by a covered peril and the exterior damage that is the apparent cause is present.

21. Under Liability Coverages, Incidental Liability Coverages, Business, is deleted.
22. Under Liability Coverages, Incidental Liability Coverages, Motorized Vehicles, section 4), is deleted.
23. Under Liability Coverages, Incidental Liability Coverages, Watercraft, a., the following is added:

- 4) Is not a personal watercraft including but not limited to Jet Skis, Wave Runners, or similar craft.

bears to 80% of its full replacement cost just before the loss.

24. Under How Much We Pay For Loss Or Occurrence, Loss Settlement Terms, is deleted and replaced by the following:

**Loss Settlement Terms** -- Subject to the "terms" shown above, "we" settle losses according to the Replacement Cost Terms. If the Replacement Cost Terms do not apply, "we" settle losses according to the Actual Cash Value Terms.

In the Replacement Cost Terms and the Actual Cash Value Terms, replacement cost and cost to repair or replace do not include any increased cost that results from the enforcement of a code, ordinance, or law.

**1) Replacement Cost Terms**

- a) The Replacement Cost Terms apply only to buildings covered under Coverage A or Coverage B that have a permanent roof.

However, Replacement Cost Terms do not apply to window air-conditioners, awnings and canopies, carports constructed of aluminum materials, appliances, carpets, and antennas whether or not attached to a building.

- b) If the "limit" that applies to the damaged building at the time of loss is less than 80% of its full replacement cost just before the loss, the larger of the following amounts is used in applying the "terms" under Our Limit:
- (1) the "actual cash value" of the damaged part of the building just before the loss; or
  - (2) that part of the cost to repair or replace the damaged part, after application of any deductible, which the "limit" on the damaged building

- c) If the "limit" that applies to the damaged building at the time of loss is at least 80% of its full replacement cost just before the loss, the smaller of the following amounts is used in applying the "terms" under Our Limit:
- (1) the amount actually and necessarily spent to repair or replace the damaged building; or
  - (2) the cost to repair or replace the damage:
    - (a) using materials of like kind and quality; and
    - (b) for like use.

However, when a damaged building is rebuilt at another location, such cost is limited to the cost that would have been incurred if the building had been repaired or replaced at the location where the damage occurred.

- d) In determining the replacement cost, do not include the cost of:
- (1) excavations; brick, stone, or concrete foundations; piers; footings; or other structures or features that support all or part of the building that are:
    - (a) below the undersurface of the lowest basement floor; or
    - (b) below the surface of the ground inside the foundation walls, if there is no basement; or
  - (2) underground flues, pipes, wiring, or drains.
- e) When the cost to repair or replace exceeds the lesser of

\$2,500 or 5% of the "limit" that applies to the damaged building, "we" will pay no more than the "actual cash value" of the loss until repair or replacement is completed. Once repair or replacement is completed, "we" will settle the loss as described in b) and c) above.

- f) At "your" option, "you" may make a claim under the Actual Cash Value Terms instead of these Replacement Cost Terms. "You" may later make a claim for any additional amount payable under these Replacement Cost Terms, but only if "you" have informed "us", within 180 days after the date of loss, that "you" plan to do so.

## 2) **Actual Cash Value Terms**

- a) The Actual Cash Value Terms apply to all property not subject to the Replacement Cost Terms.
- b) The smaller of the following amounts is used in applying the "terms" under Our Limit:
- (1) the cost to repair or replace the lost or damaged part of the property with materials of like kind and quality, to the extent practical; or
  - (2) the "actual cash value" of the lost or damaged part of the property just before the loss.
  - (3) (applies only to the Mobile Home) the difference in the "actual cash value" just before the loss and the "actual cash value" just after the loss.

## MOBILE HOME ENDORSEMENT

1. Under Definitions, the definition of business", a., is deleted and replaced by the following:

a trade, a profession, or an occupation, including farming, all whether full time, part time, or occasional. This includes the rental of property to others.
  2. Under Definitions, the definition of "described location", is deleted and replaced by the following:

"Described location" means the one-family mobile home which is fully installed and connected to utilities where "you" reside and which is shown on the "declarations" as the "described location". It includes related private structures and grounds at that location. It does not include a mobile home in transit.

If the "described location" is located on an owned or rented space within a mobile home park, the "described location" includes only related private structures and grounds at that location that are used or occupied solely by "your" household for residential purposes.
  3. Under Definitions, the definition of "Insured premises", sections f., g., and h. are deleted.
  4. Under Property Coverages, Principal Property Coverages, Coverage C –Personal Property, sections b. and c. are deleted and replaced with the following:
    - b. **Limitation On Property At Residential Premises Other Than The Described Location** -- Coverage for personal property usually on residential premises of an "insured" other than the "described location" is limited to \$1,000.
    - c. **Limitations On Certain Property** -- The special "limits" shown below do not increase the Coverage C "limit". The "limit" for each class is the total "limit" per occurrence for all items in that class.
- 1) \$100 on money; bank notes; bullion; gold other than goldware and gold-plated ware; silver other than silverware and silver-plated ware; platinum other than platinumware and platinum-plated ware; coins; medals; scrip; smart cards; and cards or other devices on which a cash value is stored electronically.
  - 2) \$500 on securities, stamps, letters of credit, notes other than bank notes, personal records, tickets, accounts, deeds, evidence of debt, passports, and manuscripts. This special "limit" applies regardless of the medium on which these items exist, and includes the cost of research or other expenses necessary to reproduce, replace, or restore the item.
  - 3) \$500 on electronic devices and accessories while in or on a "motorized vehicle" or watercraft, if the device can be operated from the electrical system of the "motorized vehicle" or watercraft and by another source of power. Accessories include antennas, films, tapes, wires, discs, records, or other media that can be used with such devices.
  - 4) \$500 on electronic devices and accessories used primarily for "business" purposes while away from the "described location" and not in or on a "motorized vehicle" or watercraft, if the device can be operated from the electrical system of a "motorized vehicle" or watercraft and by another source of power. Accessories include antennas, films, tapes, wires, discs, records, or other media that can be used with such devices.
  - 5) \$500 on watercraft, including their furnishings, equipment, engines, motors, trailers, and semitrailers.
- However, this does not apply to:

- a) model watercraft that is not designed or used to carry people or cargo; or
  - b) hovercraft.
- 6) \$500 on trailers and semitrailers, other than trailers and semitrailers designed for or used with watercraft.
- 7) For loss by theft:
- a) \$500 on jewelry, watches, precious and semiprecious stones, gems, and furs;
  - b) \$500 on silverware, goldware, platinumware, pewterware, and items plated with gold, silver, or platinum; and
  - c) \$500 on guns and items related to guns.
- 8) For loss to personal property used primarily for "business" purposes, other than property rented or held for rental to others:
- a) \$500 on property while on the "described location"; and
  - b) \$500 on property while away from the "described location".
5. Under Property Coverages, Principal property Coverages, Coverage D – Additional Living Cost And Loss Of Rent, is deleted and replaced by the following:
- Coverage D -- Additional Living Costs**
- a. "We" pay for the necessary and reasonable increase in living costs "you" incur to maintain the normal standard of living of "your" household if that part of the "described location" occupied by "your" household is made unfit for use as a residence by a loss covered under the Property Coverages.
- "We" pay only for the period of time reasonably required to make the "described location" fit for use or, if "your" household is permanently relocated, only for the period of time reasonably required for relocation. This period of time is not limited by the policy period.
- b. "We" pay for "your" additional living costs as described in a. and b. above for up to two weeks if a premises neighboring the "described location" is directly damaged by a Peril Insured Against covered by this policy and "you" may not, by order of civil authority, use the "described location". This period of time is not limited by the policy period.
  - c. "We" do not pay for loss, cost, or expense due to the cancellation of a lease or an agreement.
  - d. The "limit" that applies to Coverage D is the most "we" pay for all of the coverages described in a., b., and c. above.
6. Under Property Coverages, Incidental Property Coverages, Association Deductible, is deleted.
7. Under Property Coverages, incidental Property Coverages, Credit Card; Electronic Fund Transfer Card Or Access Device; Forgery; And Counterfeit Money, is deleted.
8. Under Property Coverages, Incidental Property Coverages, Debris Removal, is deleted and replaced by the following:
- Debris Removal**
- a. "We" pay up to 10% of the limit that applies to the damaged property to remove the debris of covered property after a loss. The loss must be caused by a Peril Insured Against that applies to the damaged property. "We" also pay for the reasonable cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to a covered building or covered property contained in a building.
- "We" will not pay more for direct physical loss to property and debris removal combined than the "limit" that applies to the damaged property.
- This coverage does not include any cost or expense to test for, monitor, clean up, remove, contain, treat, detoxify,

neutralize, or in any way respond to or assess the effects of "pollutants".

- b. Subject to the limitations set forth in c. below, "we" also pay for the reasonable cost to remove from the "described location":
- 1) "your" fallen tree or trees if the falling of the tree or trees is caused by the peril of:
    - a) Windstorm Or Hail; or
    - b) Weight Of Ice, Snow, Or Sleet; or
  - 2) a neighbor's fallen tree or trees if the falling of the tree or trees is caused by any of the Perils Insured Against covered by this policy.

Regardless of the number of fallen trees, the most "we" pay is \$500 per occurrence.

However, "we" pay no more than \$100 of this "limit" to remove any one tree.

With respect to this Incidental Property Coverage, the peril of Weight Of Ice, Snow, Or Sleet means the weight of ice, snow, or sleet that causes a tree to fall.

- c. The coverage described in b. above applies only to a fallen tree that:
- 1) causes damage to a covered structure;
  - 2) prevents a "motorized vehicle" that is registered for use on public roads or property from using a driveway on the "described location"; or
  - 3) obstructs a ramp or other fixture designed to make the residence on the "described location" accessible to a handicapped person.
9. Under Property Coverages, Incidental Property Coverages, Grave Markers, the most "we" pay is \$500.
10. Under Property Coverages, Incidental Property Coverages, Increased Cost – Ordinance Or Law, is deleted.

11. Under Property Coverages, Incidental Property Coverages, Liquid Fuel Remediation, is deleted
12. Under Property Coverages, Incidental Property Coverages, Loss Assessment, the most "we" pay is \$500 per occurrence.
13. Under Property Coverages, Incidental Property Coverages, Property In Rental Units, is deleted.
14. Under Property Coverages, Incidental Property Coverages, Refrigerated Property, is deleted.
15. Under Property Coverages, Incidental Property Coverages, Trees, Plants, Shrubs, Or Lawns, is deleted and replaced by the following:

**Trees, Plants, Shrubs, Or Lawns -- "We"** pay for direct physical loss to trees, plants, shrubs, or lawns on the "described location" caused by:

- a. Fire Or Lightning, Explosion, Riot Or Civil Commotion, Aircraft;
- b. Vehicles if not owned or operated by an occupant of the "described location"; or
- c. Vandalism Or Malicious Mischief or Theft.

"You" may apply up to \$500 of the Coverage A "limit" to cover trees, plants, shrubs, or lawns. "We" do not pay more than \$100 for each tree, plant, or shrub. This includes the cost to remove the debris of the covered item.

"We" do not cover trees, plants, shrubs, or lawns grown for "business".

16. Under Property Coverages, Perils Insured Against – Coverages A, B, C, And D, Windstorm Or Hail, is deleted and replaced with the following:

### **Windstorm Or Hail**

However, "we" do not pay for loss:

- 1) to the interior of a building, or to property inside, caused by dust, rain, sand, sleet, or snow, all whether driven by wind or not, that enters through an opening in the building not made by the direct force of wind or hail; or
  - 2) to watercraft or their furnishings, equipment, engines, motors, trailers, or semitrailers unless inside a fully enclosed building.
  - 3) to cloth awnings, canopies and their supports, carports constructed of aluminum materials, greenhouses and their contents, buildings or structures wholly or partially over water and their contents.
  - 4) to radio and television towers, outside satellite dishes, masts and antennas, including lead-in wiring, windchargers and windmills.
17. Under Property Coverages, Perils Insured Against – Coverages A, B, C, and D, Vandalism Or Malicious Mischief, is deleted and replaced by the following:

### **Vandalism Or Malicious Mischief**

However, "we" do not pay for loss to property on the "described location":

- 1) caused by vandalism or malicious mischief; or
- 2) that ensues from a wrongful act committed in the course of vandalism or malicious mischief;

if the residence covered under Coverage A was vacant for more than 60 days in a row just before the loss. A residence being built is not vacant.

"We" do not pay for Vandalism Or Malicious Mischief caused by a guest or tenant.

18. Under Property Coverages, Perils Insured Against – Coverages A, B, C, And D, Theft, section 4), is deleted and replaced by the following:

4) that results from the theft of:

- a) a credit card;
- b) an electronic fund transfer card; or
- c) an electronic access device that makes possible the deposit, withdrawal, or transfer of funds.

19. Under Property Coverages, Perils Insured Against – Coverage A, B, C, and D, Weight Of Ice, Snow, Or Sleet, is deleted and replaced by the following:

**Weight Of Ice, Snow, Or Sleet** that causes damage to a building or property inside a building.

However, "we" do not pay for loss to:

- 1) awnings, canopies or their supports;
- 2) fences, patios, paved areas, or swimming pools;
- 3) bulkheads, foundations, or retaining walls; or
- 4) docks, piers, or wharves; or
- 5) carports constructed of aluminum materials.

20. Under Property Coverages, Exclusions That Apply to Property Coverages, the following exclusion is added:

**Leakage --** "We" do not pay for loss which results from leakage into the residence or related private structures caused by rain, snow, ice damming, ice breakup, freezing and/or thawing effect. This is excluded whether wind driven or not, unless the leakage is caused by a covered peril and the exterior damage that is the apparent cause is present.

21. Under Liability Coverages, Incidental Liability Coverages, Business, is deleted.
22. Under Liability Coverages, Incidental Liability Coverages, Motorized Vehicles, section 4), is deleted.
23. Under Liability Coverages, Incidental Liability Coverages, Watercraft, a., the following is added:



- 4) Is not a personal watercraft including but not limited to Jet Skis, Wave Runners, or similar craft.

24. Under How Much We Pay For Loss Or Occurrence, Loss Settlement Terms, is deleted and replaced by the following:

**Actual Cash Value Terms** -- Actual cash value includes a deduction for depreciation, however caused.

The smallest of the following amounts is used in applying the Loss Settlement Terms:

- a. the cost to repair or replace the property with materials of like kind and quality to the extent practical;
- b. the "actual cash value" of the property at the time of loss; or
- c. (applies only to the Mobile Home) the difference in the "actual cash value" just before the loss and the "actual cash value" just after the loss.

SERFF Tracking Number: RFIC-125666126 State: Arkansas  
Filing Company: Ranchers and Farmers Insurance Company State Tracking Number: #? \$50  
Company Tracking Number: AR MHP (08.05) F  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Package Mobile Home Program  
Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 06/09/2008

**Comments:**

**Attachment:**

AR MHP (08.05) F Transmittal.pdf

**Satisfied -Name:** Form Listing **Review Status:** Approved 06/09/2008

**Comments:**

**Attachment:**

AR MHP (08.05) F Forms Listing.pdf

## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>	Mirage Interests, Inc.				<b>Group NAIC #</b>	3497
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>		
Ranchers and Farmers Insurance Co.	TX	11853	20-0505287			

<b>5. Company Tracking Number</b>	AR MHP (08.05) F
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## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Martin Bobek PO Box 3730 Beaumont, TX 77707-3730	VP	409-924-8200 X732	409-924-8282	mbobek@ssuga.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>		Martin Bobek		

## Filing information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	4.0 Homeowners
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	4.0002 Mobile Home
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	
<b>12. Company Program Title (Marketing title)</b>	Package Mobile Home
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New:   Upon Approval   Renewal:   na
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	5/29/2008
<b>19. Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	AR MHP (08.05) F
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Ranchers and Farmers Insurance Co. (RFIC) is making an initial forms filing for its Package Mobile Home program. RFIC is an AAIS affiliate and will use AAIS forms as the basis of this program. AAIS will supplement AAIS forms with mobile home-specific Company endorsements. Some of the Company endorsements used with this program have already been approved for use with the RFIC Homeowners program in this state. In addition to the Form Filing Schedule attached to this transmittal, this filing includes a forms listing which shows previously approved Company forms intended for use with this program.

Following are the mobile home-specific Company forms intended for use with this program along with their Flesch scores:

Mobile Home Endorsement (RMC 0082 03 08). This endorsement is mandatory on all package mobile home policies that include replacement cost loss settlement on the Residence or Related Private Structures. This endorsement modifies the AAIS HO 0002 base form to make it more compatible with the mobile home market. Certain definitions, Incidental coverages, and special limits are modified. (Flesch: 44.8)

Mobile Home Endorsement (RMC 0084 03 08). This endorsement is nearly identical to the RMC 0082 but mandatory on all package mobile home policies that include Actual Cash Value loss settlement on the Residence or related Private Structures. (Flesch: 41.3)

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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**Check #:**

**Amount: 2 Forms x \$25 = \$50**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	AR MHP (08.05) F
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	AR MHP (08.05) R

<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Mobile Home Endorsement – For use with RC Loss Settlement	RMC 0082 03 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Mobile Home Endorsement – For use with ACV Loss Settlement	RMC 0084 03 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

## **ARKANSAS – PACKAGE MOBILE HOME PROGRAM**

### **FORM AND ENDORSEMENT LISTING**

<b><u>Form Number</u></b>	<b><u>Title</u></b>
HO 0002 01 06*	Broad Form
<b><u>Mandatory Endorsements</u></b>	
HO 0803 01 06*	Amendatory Endorsement - Arkansas
HO 1323 01 06*	Liability Exclusions - Lead
HO 1335 01 06*	Liability Exclusions – Pollutants, Bacteria, Fungi, Wet Rot, and Dry Rot
HO 1347 01 06*	Punitive or Exemplary Damages Exclusion
RMC 0082 03 08	Mobile Home Endorsement (Include for Replacement Cost loss settlement on Residence)
RMC 0084 03 08	Mobile Home Endorsement (Included for Actual Cash Value loss settlement on Residence)
RHO 0006 10 06**	Pool, Spa or Pond Liability Exclusion
RHO 0008 10 06**	Animal Liability Limitation
RHO 0010 10 06**	Trampoline Exclusion
<b><u>Optional Endorsements</u></b>	
HO 2708 01 06*	Water Backup and Sump Discharge or Overflow
HO 4855 01 06*	Replacement Coat Loss Settlement Terms – Personal Property
RHO 0014 10 06**	Animal Liability Exclusion
RHO 0424 05 07**	Roof Coverage Exclusion
RHO 0026 06 07**	Asbestos Liability Exclusion
RHO 0028 06 07**	Uninsurable Building Exclusion

(\*) asterisk identifies AAIS forms approved for use by affiliated companies in this state.

(\*\*) Double asterisk identifies company forms previously approved for use in this state.